

**REFUSE TO PAY LETTER**

April 12, 2007

**CERTIFIED MAIL**  
**RETURN RECEIPT REQUESTED**  
**7005-3110-0000-4788-4060**

Universal Fidelity, L.P.  
P.O. Box 941911  
Houston, TX 77094-8911

Re: Creditor: GE Money Bank - JC Penney  
Account No.: 600889768562800

Dear Sir or Madam:

I have enclosed a copy of the last collection letter that you sent to me.

In this regard, please be advised that I dispute this debt and refuse to pay.

PLEASE MARK YOUR FILES ACCORDINGLY.

Trusting in your good offices, I remain . . .

Very Truly Yours,

Mary Hernandez  
510 Saddle Brook Drive, Spc 205  
San Jose, CA 95136-4218

7005 3110 0000 4788 4060

U.S. Postal Service™		
<b>CERTIFIED MAIL™ RECEIPT</b>		
(Domestic Mail Only; No Insurance Coverage Provided)		
For delivery information visit our website at <a href="http://www.usps.com">www.usps.com</a> ®		
HOUSTON TX 77094		
<b>OFFICIAL USE</b>		
Postage	\$ 0.39	0012
Certified Fee	\$2.40	
Return Receipt Fee (Endorsement Required)	\$1.85	
Restricted Delivery Fee (Endorsement Required)	\$0.00	
Total Postage & Fees	\$ 4.64	04/12/2007

Sent To  
**UNIVERSAL FIDELITY, L.P.**  
Street, Apt. No.,  
or PO Box No. **P.O. Box 941911**  
City, State, ZIP+4  
**HOUSTON, TX 77094-8911**

PS Form 3800, June 2002 See Reverse for Instructions





# Collection Agency Notification

OFFICE HOURS: 8:00A.M. TO 9:00P.M. MONDAY-THURSDAY • 8:00A.M. TO 5:00P.M. FRIDAY • 8:00A.M. TO 12:00P.M. SATURDAY

To Pay Online, go to [www.payuflp.com](http://www.payuflp.com)

P.O. Box 941911  
Houston, TX 77094-8911  
Office Number: 800-527-6966

DATE: 3/29/07

EDP Number: 12-07-402-5271

## CLIENT INFORMATION:

GE MONEY BANK

JC PENNEY CONSUMER

ACCOUNT NUMBER: 600889768562800

AMOUNT DUE AS OF 3/29/07 :

\$1,769.21

MARY HERNANDEZ  
SPC 205  
510 SADDLE BROOK DR  
SAN JOSE CA 95136-4218

Dear MARY HERNANDEZ,

The debt that you owe to the above referenced client has been placed with Universal Fidelity LP, a national collection agency, because of our experience and successful record in collecting outstanding accounts just like yours.

We have been advised by our client that you have an amount due of \$1,769.21. We are pleased to assist you in your efforts to resolve this matter.

Save Time! Save a Stamp! Make your payment on-line via our secured website: [www.PAYUFLP.com](http://www.PAYUFLP.com). You may also call us at 1-800-527-6966 and make your payment over the phone. Please tell us your EDP number for quick account referencing. Otherwise, mail in your payment payable to Universal Fidelity LP. Please write your EDP number on the payment to ensure proper credit to your account.

NOTICE: PLEASE SEE REVERSE SIDE FOR IMPORTANT CONSUMER INFORMATION.

Sincerely,

REMINDER: As you are completing your Tax Return, take this opportunity to pay your debt.

B. L. Lyons

Director of Payment Control

CHECKS MAY BE ELECTRONICALLY DEPOSITED  
DETACH PAYMENT COUPON AND MAIL IN RETURN ENVELOPE PROVIDED TO ENSURE PROPER CREDIT TO YOUR ACCOUNT

NOTICE: SEE REVERSE SIDE FOR IMPORTANT CONSUMER INFORMATION AND CHANGE OF ADDRESS

CDG7 1200 CA 3/29/07  
408-226-4723  
NAME: MARY HERNANDEZ  
ACCOUNT NO.: 600889768562800  
JC PENNEY CONSUMER

BALANCE DUE: \$1,769.21

AMOUNT ENCLOSED: \$ \_\_\_\_\_

CELL PHONE#: \_\_\_\_\_

HOME PHONE#: \_\_\_\_\_

E-MAIL ADDRESS: \_\_\_\_\_

12074025271 8 000176921 000176921 CDG7

EDP NO.: 12-07-402-5271  
UNIVERSAL FIDELITY LP  
P.O. BOX 941911  
HOUSTON, TX 77094-8911

REQUIRED PAYMENT DETAIL: ☐ CHECK  
☐ MONEY ORDER ☐ VISA ☐ MASTERCARD  
CREDIT CARD NUMBER \_\_\_\_\_ EXPIRES \_\_\_\_\_  
3-DIGIT SECURITY CODE: \_\_\_\_\_  
SIGNATURE: \_\_\_\_\_